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B1 (Official )	Form 1)(1/	08)				oamon		.go <u> </u>					
			United No			ruptcy of Illino					Vol	untary	Petition
Name of De Wiggins,	*		er Last, First	, Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the a			3 years			
Last four dig	one, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. (	ITIN) No./	Complete E	IN Last f	our digits o	of Soc. Sec. or state all)	r Individual-	Taxpayer I.	D. (ITIN) N	o./Complete EIN
Street Addre	ss of Debto	,	Street, City,	and State)	:	ZID Code		Address of	f Joint Debtor	(No. and St	reet, City, a	and State):	ZID Code
						ZIP Code 60644							ZIP Code
County of Ro							Count	y of Reside	ence or of the	Principal Pl	ace of Busi	ness:	
Mailing Add	ress of Deb	otor (if diffe	rent from str	eet addres	ss):		Mailii	ng Address	of Joint Debt	tor (if differe	nt from stre	eet address):	
					_	ZIP Code							ZIP Code
Location of I	Principal A from street	ssets of Bus address abo	siness Debtor	r			<u> </u>						
		Debtor		T		of Business			-	of Bankruj Petition is F			ch
(Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Sing in 1	I U.S.C. § road ckbroker nmodity Br nring Bank er  Tax-Exe (Check box ttor is a tax-	eal Estate as 101 (51B)	e) anization	defined	ter 9 ter 11 ter 12	Of Consumer debts. \$ 101(8) as	f a Foreign hapter 15 P f a Foreign e of Debts k one box)		eding ecognition	
				Cod		nal Revenu			onal, family, or				
is unable    Filing Fe	te to be paid gned applicate to pay fee the waiver re	hed  in installmation for the except in ir quested (ap	e court's cons nstallments. I	able to inc sideration Rule 1006 hapter 7 is	certifying t (b). See Offi ndividuals o	hat the debt cial Form 3A only). Must	Check	Debtor is a if: Debtor's a to insider all applicate A plan is Acceptance	a small busin not a small b aggregate not s or affiliates)	ncontingent l are less that with this petition were solici	s defined in or as define liquidated d n \$2,190,00 ion.	d in 11 U.S. ebts (exclud	C. § 101(51D).  ing debts owed  e or more
Debtor es	stimates tha	t funds will it, after any	l be available	erty is ex	cluded and	administrat						FOR COURT	
Estimated No.	umber of C 50- 99	reditors  100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated As	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Li  \$0 to \$50,000	abilities  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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Page 2 Name of Debtor(s): Voluntary Petition Wiggins, Doris Ann (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Zlatina Meier May 22, 2009 Signature of Attorney for Debtor(s) (Date) Zlatina Meier #6293361 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

**Voluntary Petition** 

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### B1 (Official Form 1)(1/08)

(This page must be completed and filed in every case)

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Doris Ann Wiggins

Signature of Debtor Doris Ann Wiggins

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 22, 2009

Date

#### Signature of Attorney\*

#### X /s/ Zlatina Meier

Signature of Attorney for Debtor(s)

Zlatina Meier #6293361

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

May 22, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s): Wiggins, Doris Ann

#### Signatures

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

v
А.
~

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

<b>T</b>

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

### **United States Bankruptcy Court Northern District of Illinois**

<b>T</b>	Davis Assa Missaira		C N	
In re	Doris Ann Wiggins		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);  □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Doris Ann Wiggins Doris Ann Wiggins
Date: May 22, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Doris Ann Wiggins		Case No.	
_		Debtor		
			Chapter	7
			•	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	137,567.00		
B - Personal Property	Yes	3	10,975.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		200,797.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		78,473.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,844.38
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,841.00
Total Number of Sheets of ALL Schedules		21			
	Т	otal Assets	148,542.00		
			Total Liabilities	279,270.00	

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Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Doris Ann Wiggins		Case No.	
-		Debtor	,	
			Chapter	7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	2,844.38
Average Expenses (from Schedule J, Line 18)	2,841.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,844.38

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		53,455.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		78,473.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		131,928.00

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B6A (Official Form 6A) (12/07)

In re	Doris Ann Wiggins	Case No.	
-		,	
		Debtor	

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim	
Real Estate located at 334 Latrobe, Chicago, IL 60644		-	137,567.00	189,000.00	

Sub-Total > 137,567.00 (Total of this page)

137,567.00 Total >

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B6B (Official Form 6B) (12/07)

_			
In re	Doris Ann Wiggins	Case No.	
_			
		Debtor	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Check	ring account with Park National	-	400.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misce	llaneous used household goods	-	800.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
ó.	Wearing apparel.	Χ			
7.	Furs and jewelry.	Χ			
3.	Firearms and sports, photographic, and other hobby equipment.	X			
).	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
				Sub-Tota	al > 1,200.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Doris Ann Wiggins	Case No
-		Debtor

### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately threcord(s) of any such interest(s). 11 U.S.C. § 521(c).)	X e			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	Χ			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	Χ			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debte including tax refunds. Give particular				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
			Sub-Tota	al > 0.00
		(T	otal of this page)	

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Doris Ann Wiggins	Case No.	_

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		006 Pontiac G with 16,000 miles alue based on Kelly Blue Book	-	9,775.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	Х			
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	Х			
33.	Farming equipment and implements.	Х			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	Х			

Sub-Total > 9,775.00 (Total of this page)

Total >

10,975.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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**B6C** (Official Form 6C) (12/07)

In re	Doris Ann Wiggins		Case No	
•		Debtor	_,	

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Real Estate located at 334 Latrobe, Chicago, IL 60644	735 ILCS 5/12-901	15,000.00	137,567.00
Checking, Savings, or Other Financial Accounts, Certic Checking account with Park National	ificates of Deposit 735 ILCS 5/12-1001(b)	400.00	400.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	800.00	800.00
Automobiles, Trucks, Trailers, and Other Vehicles 2006 Pontiac G with 16,000 miles Value based on Kelly Blue Book	735 ILCS 5/12-1001(c)	2,400.00	9,775.00

Total: 18,600.00 148,542.00

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B6D (Official Form 6D) (12/07)

In re	Doris Ann Wiggins	Case No	
_		, Debtor	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	1.	_		-		- 1		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDATED	U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxx9508			2006	Т	E			
Harris Bank 111 W Monroe St Chicago, IL 60603		-	PMSI 2006 Pontiac G with 16,000 miles Value based on Kelly Blue Book  Value \$ 9,775.00		D		11,797.00	2,022.00
Account No. xxxxxx2027			1991				·	·
Wells Fargo 1 Home Campus Des Moines, IA 50328		-	Mortgage  Real Estate located at 334 Latrobe, Chicago, IL 60644  Value \$ 137,567.00				189,000.00	51,433.00
Account No.			Value \$	-				
Account No.								
continuation sheets attached	<u> </u>		Value \$ S (Total of the		ota pag		200,797.00	53,455.00
			(Report on Summary of Sc		ota lule	- 1	200,797.00	53,455.00

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B6E (Official Form 6E) (12/07)

٠			
In re	Doris Ann Wiggins	Case No.	
-		Debtor	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled t priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re	Doris Ann Wiggins		Case No	
		Debtor	<del>_</del> '	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGENT	DZ LL QU L D <	D I SPUTED	AMOUNT OF CLAIM
Account No. xxxxx9639			08	7 7	D A T E		
Allied Interstate PO Box 5023 New York, NY 10163		-	Notice only		D		0.00
Account No. xxxxxxxxxxxxxx9343	╁	_	Opened 3/01/84 Last Active 8/01/02				0.00
Amex Po Box 297871 Fort Lauderdale, FL 33329		-	CreditCard				0.00
Account No. xxxxxx0833  Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099		-	Opened 2/01/08 CollectionAttorney Midwestern Regional Medical Ce				
Account No. xxxxxx0832	+		Opened 2/04/09	-			794.00
Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099		-	Opened 2/01/08 CollectionAttorney Midwestern Regional Medical Ce				634.00
9 continuation sheets attached			(Total of t	Sub			1,428.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Doris Ann Wiggins	Case No	
-		Debtor	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

(Continuation Sheet)

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CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	S	U N	D	
MAILING ADDRESS	CODEBTO	Н	DATE CLAIM WAS INCURRED AND	CONT	LIQUIDATED		
INCLUDING ZIP CODE,	B	W J	CONSIDERATION FOR CLAIM. IF CLAIM	Įį.	Q	Ų	AMOUNT OF CLAIM
AND ACCOUNT NUMBER (See instructions above.)	6	C	IS SUBJECT TO SETOFF, SO STATE.	G	ĭ	Ė	AMOUNT OF CLAIM
(See instructions above.)	Ř	Ľ		N G E N T	D A	D	
Account No. xxxxxx0835			Opened 2/01/08	T	T E		
	1		CollectionAttorney Midwestern Regional Medical		D	Ш	
Armor Systems Co			Ce				
1700 Kiefer Dr		-					
Suite 1							
Zion, IL 60099							
							461.00
0500	┢		0 1 5/04/00		_	H	
Account No. xxxxxx9596			Opened 5/01/08				
			CollectionAttorney Midwestern Regional Medical Ce				
Armor Systems Co			Ce				
1700 Kiefer Dr		-					
Suite 1							
Zion, IL 60099							
							329.00
Account No. xxxxxx9597			Opened 5/01/08				
	ł		CollectionAttorney Midwestern Regional Medical				
Armor Systems Co			Ce				
1700 Kiefer Dr		_					
Suite 1							
Zion, IL 60099							
21011, 12 00033							165.00
							100.00
Account No. xxxxxx5452	]		Opened 10/01/08				
			CollectionAttorney Midwestern Regional Medical				
Armor Systems Co			Ce				
1700 Kiefer Dr		-					
Suite 1							
Zion, IL 60099							
							108.00
Account No. xxxxxx5451	┢	$\vdash$	Opened 10/01/08	$\vdash$	$\vdash$	H	
Account to. AAAAAAJ4J1	ł		CollectionAttorney Midwestern Regional Medical				
Armar Systama Ca			Ce				
Armor Systems Co		L					
1700 Kiefer Dr		Ī					
Suite 1							
Zion, IL 60099							400.00
							100.00
Sheet no. 1 of 9 sheets attached to Schedule of			S	ubt	ota	ı	
Creditors Holding Unsecured Nonpriority Claims			(Total of tl				1,163.00
Creations from the Charles Trouphority Claims			(10ta101ti	.110	rug	~)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Doris Ann Wiggins	Case No	
-		Debtor	

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUI	I S P U T E	AMOUNT OF CLAIM
Account No. xxxxxx5450			Opened 10/01/08	٦Ÿ	D A T E D		
Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099		-	CollectionAttorney Midwestern Regional Medical Ce		D		100.00
Account No. xxxxxx0834			Opened 2/01/08	$\dagger$			
Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099		-	CollectionAttorney Midwestern Regional Medical Ce				76.00
Account No. 0819			Opened 2/01/01 Last Active 1/09/09	+			7 6.66
Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420		-	CreditCard				11,443.00
Account No. xxxxxxxxxxx0268			Opened 8/01/96 Last Active 8/01/01	$\dagger$			
Bank One 1 East Old State Springfield, IL 62701		-	CreditLineSecured				0.00
Account No. xxxxx0156			Opened 10/01/99 Last Active 9/29/05			+	
Blair Corporation Po Box 182125 Columbus, OH 43218		_	ChargeAccount				0.00
Sheet no. 2 of 9 sheets attached to Schedule of	_	_		Sub			11,619.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	11,013.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Doris Ann Wiggins	Case No.	
•		Debtor ,	

	_		I I MARK I I I O I I		_			
CREDITOR'S NAME, MAILING ADDRESS	000	1	sband, Wife, Joint, or Community		CON	U N	ח – מ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	ISIO	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	mar I	NT I NGEN	LIQUIDA	SPUTED	AMOUNT OF CLAIM
Account No. xxx0621			08		Т	D A T E D		
Blatt, Hassenmiller, Leibsker & Moore LLC 125 South Wacker Dr, Suite 400 Chicago, IL 60606		-	Notice only			D		0.00
Account No. xxxxxxxx3057			Opened 7/01/02 Last Active 12/01/08					
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091			CreditCard					2,273.00
Account No. xxxxxxxx8402			Opened 9/01/00 Last Active 12/01/00					
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091			CreditCard					0.00
Account No. xxxxxxxxx7949			08					
Capital One Bank PO Box 105474 Atlanta, GA 30348		1	Credit card					2,342.00
Account No. xxxxxxxx7949			Opened 3/01/06 Last Active 11/14/08					
Capital One, N.a. 2730 Liberty Ave Pittsburgh, PA 15222		-	Unsecured					4,912.00
Sheet no3 of _9 sheets attached to Schedule of						ota		9,527.00
Creditors Holding Unsecured Nonpriority Claims			(To	tal of th	is j	pag	e)	3,021.00

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In re	Doris Ann Wiggins	Case No	
-		Debtor	

Account No. xxxxxxxxxxx110						-		-	
MAILING ADDRESS   1	CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		0	U	P	
Account No. xxxxxxxxx4-000   Condell Medical Center 755 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   CreditCard   Condell Medical Center 755 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   CreditCard   CreditCar	MAILING ADDRESS	Ď	н	DATE OF ADAMAG DICHERED AN		Ň	Ļ	<u>s</u>	
Account No. xxxxxxxxx4-000   Condell Medical Center 755 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   CreditCard   Condell Medical Center 755 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   CreditCard   CreditCar	INCLUDING ZIP CODE,	l E	W			l¦	ြ	l u	
Account No. xxxxxxxxx4-000   Condell Medical Center 755 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 755 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical Center 750 S. Milwaukse Ave. Stre. 127 Chicago, IL 60678-9710   Condell Medical	AND ACCOUNT NUMBER	Ţ	J			Ņ	Ű	<u>Ť</u>	AMOUNT OF CLAIM
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Po Box 177 Waukegan, IL 60079	Certified Services Inc	l		Ltd				Ш	
Waukegan, IL 60079			۱-						
Account No. xxxxxxxxx0496									
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Sioux Falls, SD 57117								Ш	
Account No. xxxxxxx4-000	Po Box 6241	l	-					Ш	
Account No. xxxxxx4-000  Condell Medical Center	Sioux Falls, SD 57117							Ш	
Account No. xxxxxx4-000  Condell Medical Center		l						Ш	
Account No. xxxxxx4-000  Condell Medical Center								Ш	0.00
Medical bill   Condell Medical Center   755 S. Milwaukee Ave.   Ste. 127   Chicago, IL 60678-9710   25,053.00		┖					$ldsymbol{ld}}}}}}$	Ш	0.00
Condell Medical Center 755 S. Milwaukee Ave. Ste. 127 Chicago, IL 60678-9710  Account No. xxxxxxxxx1893  Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054  Opened 6/01/07 Last Active 1/11/09 CreditCard  - CreditCard  4,041.00  Sheet no. 4 of 9 sheets attached to Schedule of	Account No. xxxxxx4-000							Ш	
755 S. Milwaukee Ave. Ste. 127 Chicago, IL 60678-9710  Account No. xxxxxxxxx1893  Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054  Sheet no4 of _9 sheets attached to Schedule of  Opened 6/01/07 Last Active 1/11/09 CreditCard  -		1		Medical bill				Ш	
755 S. Milwaukee Ave. Ste. 127 Chicago, IL 60678-9710  Account No. xxxxxxxxx1893  Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054  Sheet no4 of _9 sheets attached to Schedule of  Opened 6/01/07 Last Active 1/11/09 CreditCard  -	Condell Medical Center							Ш	
Ste. 127       Chicago, IL 60678-9710       25,053.00         Account No. xxxxxxxxx1893       Opened 6/01/07 Last Active 1/11/09         Discover Financial Attention: Bankruptcy Department Po Box 3025       -         New Albany, OH 43054       4,041.00         Sheet no. 4 of 9 sheets attached to Schedule of       Subtotal		l	l_					Ш	
Chicago, IL 60678-9710         25,053.00           Account No. xxxxxxxx1893         Opened 6/01/07 Last Active 1/11/09           Discover Financial Attention: Bankruptcy Department Po Box 3025         -           New Albany, OH 43054         4,041.00           Sheet no. 4 of 9 sheets attached to Schedule of         Subtotal								Ш	
Account No. xxxxxxxxx1893    Discover Financial   Attention: Bankruptcy Department   Po Box 3025   New Albany, OH 43054   Sheet no. 4 of 9 sheets attached to Schedule of   Subtotal   25,053.00   25,053.00     4,041.00     4,041.00     4,041.00     29,323.00     29,323.00     4,041.00     4,								Ш	
Account No. xxxxxxxx1893  Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054  Opened 6/01/07 Last Active 1/11/09 CreditCard  4,041.00  Sheet no. 4 of 9 sheets attached to Schedule of	Chicago, IL 60678-9710	l						Ш	
Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054  Sheet no. 4 of 9 sheets attached to Schedule of  Subtotal		l						Ш	25,053.00
Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054  Sheet no. 4 of 9 sheets attached to Schedule of  Subtotal	Account No. vvvvvvvv1902	$\vdash$	$\vdash$	Opened 6/01/07 Last Active 1/11/00		H	$\vdash$	Н	
Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054  Sheet no. 4 of 9 sheets attached to Schedule of  Subtotal	ACCOUNT NO. XXXXXXXX 1093	l	l						
Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054  4,041.00  Sheet no. 4 of 9 sheets attached to Schedule of				CreditCard					
Po Box 3025 New Albany, OH 43054  4,041.00  Sheet no4 of _9 sheets attached to Schedule of  Subtotal	Discover Financial								
Po Box 3025 New Albany, OH 43054  4,041.00  Sheet no4 of _9 sheets attached to Schedule of  Subtotal	Attention: Bankruptcy Department	l	-				l		
New Albany, OH 43054       4,041.00         Sheet no. 4 of 9 sheets attached to Schedule of       Subtotal		l	l				l		
Sheet no. <u>4</u> of <u>9</u> sheets attached to Schedule of Subtotal 29 323 00		l	l				l		
Sheet no. 4 of 9 sheets attached to Schedule of Subtotal	1.10.1.7.1.3411,7, 0.17.10001	l	l						4 0 4 4 0 0
1 20 323 00		l	l						4,041.00
1 20 323 00	Sheet no. 4 of 9 sheets attached to Schedule of				9	nht	ota		
Creditors rotating Unsecured Nonpriority Claims (10tal of this page)				/17					29,323.00
	Creations from the Charles Charles Charles Charles			(1	otai oi th	IIS ]	pag	(e)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Doris Ann Wiggins		Case No	
_		Debtor	,	

	l c	Ни	sband, Wife, Joint, or Community		С	ш	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLAIS SUBJECT TO SETOFF, SO STATE	ID AIM E.	ONTINGEN	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx1520			Opened 10/01/99 Last Active 1/22/09		Ť	TE		
Emerge/fnbo Po Box 105374 Atlanta, GA 30348		-	CreditCard			D		4,355.00
Account No. xxxxxxxxxxxx5428	┢		Opened 10/19/99 Last Active 2/07/08					,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Emerge/fnbo Po Box 105374 Atlanta, GA 30348		-	CreditCard					0.00
Account No. xx-xxx951-4	┢		08					
FC&A PO Box 2062 Peachtree City, GA 30269		-	Bill					38.00
Account No. xxx1984	┝		08		_			
Harris & Harris 222 Merchandise Mart Plaza Suite 1900 Chicago, IL 60654		-	Notice only					0.00
Account No. xxxxxxxxxxx2962			Opened 7/01/06 Last Active 12/11/08					
Hsbc Bank Po Box 5253 Carol Stream, IL 60197		-	CreditCard					11,943.00
Sheet no. <u>5</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-		(T	S Total of th		tota		16,336.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Doris Ann Wiggins	Case No.	
-		Debtor	

CDEDITODIC NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	QULD	I SPUTED	AMOUNT OF CLAIM
Account No. xxxxxx6061			Opened 4/01/06 Last Active 9/26/08	7	ΪĘ		
Hsbc/carsn Po Box 15524 Wilmington, DE 19850		-	ChargeAccount		D		0.00
Account No. xx8659			Opened 10/01/06 Last Active 1/02/07		+		0.00
JC Penney Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076		_	ChargeAccount				0.00
Account No. xx5569  Midwestern Regional Med. Ctr 2610 Sheridan Rd. Zion, IL 60099		_	08 Medical bill				3,664.00
Account No. xxxxxx1550			Opened 10/01/08		$\vdash$		3,5555
Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008		_	CollectionAttorney A-Tec Ambulance Inc.				829.00
Account No. xx4033			08		t		
Oac Po Box 371100 Milwaukee, WI 53237		_	Med1 02 Lake County Radiology Assoc				174.00
Sheet no. 6 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	1		(Total of	Sub			4,667.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Doris Ann Wiggins	Case No	
-		Debtor	

	<u></u>	ш	sband, Wife, Joint, or Community	T <sub>C</sub>	U	Ь	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	DRLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xx7536			08	٦т	T E		
OAC POBox 371100 Milwaukee, WI 53237		-	Medical bill		D		174.00
Account No. xxxxx0941			Opened 8/05/91 Last Active 2/05/09	$\dagger$		H	
Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602		-	Bill				447.00
Account No. xxxxx3299	_		Opened 6/09/03 Last Active 3/17/04	+		┢	
Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602		-	ВіІІ				0.00
Account No. xxxxx4245			Opened 11/19/05 Last Active 1/27/06	$\dagger$			
Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602		-	Bill				0.00
Account No. xxxxxxx1800			08	+	$\vdash$		
Publishers Clearing House 382 Channel Drive Port Washington, NY 11050		-	Bill				118.00
Sheet no7 of _9 sheets attached to Schedule of				Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	739.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Doris Ann Wiggins	Case No.	
•		Debtor ,	

	-			- 1 -	. 1 -	. 1 -	
CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community	-18	L	)   D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		10	N S P U T E D	AMOUNT OF CLAIM
Account No. xxxx6118			08	╗╸	I		
Resurrection Healthcare West Suburban Medical Center 3 Erie Ct Oak Park, IL 60302		-	Medical bill				177.00
Account No. xxxxxxxxxxx8808			08		T		
Sam's Club PO Box 530942 Atlanta, GA 30353		-	Credit card				1,127.00
Account No. xxxxxxxx0824			Opened 11/01/04 Last Active 1/22/09	+	+	+	·
Sams Club Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076		_	ChargeAccount				1,127.00
Account No. xxxxxx0033			Opened 6/01/02 Last Active 11/01/02		Ť		
South Central Bank & T 525 W Roosevelt Rd Chicago, IL 60607		-	HomeImprovement				0.00
Account No. xxxx-xxxx-2962			08	+	t	$^{\dagger}$	
Union plus credit card Po box 17051 Baltimore, MD 21297		-	Credit card				1,240.00
Sheet no. <u>8</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	(Total o	Sub f this			3,671.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Doris Ann Wiggins	Case No.
		Debtor

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CONTI	U N	DISPUT	
MAILING ADDRESS	P	Н	DATE CLAIM WAS INCURRED AND	Ň	Ë	S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B	W J	CONSIDERATION FOR CLAIM. IF CLAIM	li.	Q	Įψ	AMOUNT OF CLAIM
(See instructions above.)	CODEBTOR	C	IS SUBJECT TO SETOFF, SO STATE.	Ğ			AMOUNT OF CLAIM
, ,	K			NG E NT	A	Þ	
Account No. xxxxxxxxxxxx9331	]		Opened 10/01/99 Last Active 12/04/06	'	Ē		
			ChargeAccount		D	┝	
Wfcb/blair Catalog	l						
Po Box 2974	l	-					
Shawnee Mission, KS 66201	l						
	l						
	l						0.00
Account No. xxxxx1240	t		Opened 7/01/83 Last Active 4/01/01	+			
	1		ChargeAccount				
Wfnnb/new York & Compa	l						
220 W Schrock Rd	l	-					
Westerville, OH 43081	l						
	l						
	l						0.00
A N -	┢			+	_	┢	
Account No.	1						
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Account No.							
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Account No.							
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Sheet no. 9 of 9 sheets attached to Schedule of				Subt	Of C	1	
							0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of				
					`ota		70 470 00
			(Report on Summary of S	ched	lule	es)	78,473.00

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B6G (Official Form 6G) (12/07)

In re	Doris Ann Wiggins	Case No
_		;
_		Debtor

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

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B6H (Official Form 6H) (12/07)

In re	Doris Ann Wiggins	Case No
		,
		Debtor

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Doris Ann Wiggins		Case No.	
		Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE					
Single	RELATIONSHIP(S): None.	AGE(S):				
Employment:	DEBTOR		SPOUSE			
Occupation						
Name of Employer	Retired					
How long employed						
Address of Employer						
INCOME: (Estimate of average	or projected monthly income at time case filed)		DEBTOR		SPOUSE	
	and commissions (Prorate if not paid monthly)	\$	0.00	\$	N/A	
2. Estimate monthly overtime	•	\$	0.00	\$	N/A	
3. SUBTOTAL		\$	0.00	\$	N/A	
3. SOBTOTAL			-	<u> </u>		
4. LESS PAYROLL DEDUCTION		Ф	0.00	Φ.	21/0	
a. Payroll taxes and social s	security	\$	0.00	\$	N/A	
b. Insurance		\$	0.00	\$ <u></u>	N/A N/A	
c. Union dues		ž —	0.00	\$ <u></u>	N/A N/A	
d. Other (Specify):	·	\$ \$	0.00	\$ <del></del>	N/A N/A	
				-		
5. SUBTOTAL OF PAYROLL I	DEDUCTIONS	\$	0.00	\$	N/A	
6. TOTAL NET MONTHLY TA	KE HOME PAY	\$	0.00	\$	N/A	
7. Regular income from operatio	n of business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A	
8. Income from real property		\$	0.00	\$	N/A	
9. Interest and dividends		\$	0.00	\$	N/A	
dependents listed above	port payments payable to the debtor for the debtor's use or that of	f \$	0.00	\$	N/A	
11. Social security or government		¢.	0.00	¢	NI/A	
(Specify):		φ —	0.00	\$ <u></u>	N/A N/A	
12. Pension or retirement income		φ —	1,394.38	ф —	N/A	
13. Other monthly income		φ	1,394.30	Φ	IN/A	
(Specify): Rental Inco	me	\$	1,050.00	\$	N/A	
· 1 5/	Grandchildren	\$	400.00	\$	N/A	
14. SUBTOTAL OF LINES 7 TI	HROUGH 13	\$	2,844.38	\$	N/A	
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)	\$	2,844.38	\$	N/A	
16. COMBINED AVERAGE M	ONTHLY INCOME: (Combine column totals from line 15)		\$	2,844	.38	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Doris Ann Wiggins		Case No.	
		Debtor(s)	_	

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		ge monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separa	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,737.00
a. Are real estate taxes included? Yes X No No No		· · · · · · · · · · · · · · · · · · ·
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	20.00
c. Telephone	\$	0.00
d. Other Cable/Internet	\$	40.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	150.00
5. Clothing	\$	25.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	20.00
8. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	20.00
10. Charitable contributions	\$	50.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ф	0.00
a. Homeowner's or renter's	\$	
b. Life	\$	0.00
c. Health	\$	70.00
d. Auto	\$	0.00
e. Other	<b>»</b>	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	¢	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	424.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Grooming/Haircuts	\$	20.00
Other Auto Repairs/Maintenance	\$	15.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,841.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	_	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,844.38
b. Average monthly expenses from Line 18 above	\$	2,841.00
c. Monthly net income (a. minus b.)	\$	3.38

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B6 Declaration (Official Form 6 - Declaration). (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Doris Ann Wiggins			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION CON	CERN	ING DEBTOR'S SC	HEDUL	ES
	DECLARATION UNDER PEN	ALTY C	F PERJURY BY INDIVI	DUAL DEI	BTOR
	I declare under penalty of perjury that I	have rea	d the foregoing summary	and schedul	es, consisting of
	sheets, and that they are true and correct				_
Date	May 22, 2009 Sig	gnature	/s/ Doris Ann Wiggins		
			Doris Ann Wiggins		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Doris Ann Wiggins	Ann Wiggins		
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

111100111	BOCKEE
\$28,663.00	Employment Income - 2007 per Tax Transcripts
\$3,814.00	Employment Income - 2008 per Tax Transcripts
\$1,600.00	Employment Income - 2009 year-to-date per Affidavit for babysitting income

SOURCE

AMOUNT

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$25,000.00 Pension Income - 2007 per Form 1040 A \$17,000.00 Pension Income - 2008 per Form 1040 A

\$5,578.00 Pension Income - 2009 year-to-date per Benefits Statement

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

DATES OF PAID OR

PAYMENTS/ VALUE OF AMOUNT STILL

NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF PAYMENT

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

AMOUNT PAID

RELATIONSHIP TO DEBTOR

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

**OWING** 

2

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER **PROPERTY** 

7. Gifts

None П

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION Pleasant Ridge Missionary 116 S. Central Ave. Chicago, IL 60644

RELATIONSHIP TO DEBTOR, IF ANY none

DATE OF GIFT monthly

DESCRIPTION AND VALUE OF GIFT \$50 per month to local church

3

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Legal Helpers Sears Tower 233 S Wacker, Suite 5150 Chicago, IL 60606 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2009 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,953.00 paid pre-petition
toward total attorney fee of
\$1,300.00, filing fee of \$299.00
and document acquisition and
credit counseling/debtor
education facilitation fee of
\$<159.00> and reimbursable
expense of \$<195.00>

4

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

IRANSFER(S) IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

**PROPERTY** 

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

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None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18 . Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS

**ENDING DATES** 

None

NAME

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

#### DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** 

#### DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records None of the debtor. If any of the books of account and records are not available, explain.

**ADDRESS** NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

DATE OF INVENTORY INVENTORY SUPERVISOR

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS TITLE NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** 

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF PROPERTY
AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	May 22, 2009	Signature	/s/ Doris Ann Wiggins
			Doris Ann Wiggins
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

		Normern Dis	trict of mimors			
In re Doris Ann Wiggins				Case No.		
		I	Debtor(s)	Chapter	7	
CHAPT  PART A - Debts secured by property of the estate.	operty of		nust be fully cor			l by
Property No. 1						
Creditor's Name: Harris Bank			2006 Pontiac G	erty Securing Deb with 16,000 miles Kelly Blue Book	t:	
Property will be (check one):			<u> </u>			
Surrendered		■ Retained				
If retaining the property, I intend  ☐ Redeem the property  ☐ Reaffirm the debt  ☐ Other. Explain	to (check a	nt least one): (for example, avo	oid lien using 11 U	J.S.C. § 522(f)).		
Property is (check one):						
■ Claimed as Exempt			☐ Not claimed a	as exempt		
			1			
Property No. 2						
Creditor's Name: Wells Fargo				erty Securing Debated at 334 Latrobe	o <b>t:</b> e, Chicago, IL 60644	
Property will be (check one):			l			
☐ Surrendered		■ Retained				
If retaining the property, I intend  ☐ Redeem the property  ☐ Reaffirm the debt  ☐ Other. Explain	to (check a	at least one): (for example, avo	oid lien using 11 U	J.S.C. § 522(f)).		
Property is (check one):						
■ Claimed as Exempt			☐ Not claimed a	as exempt		
PART B - Personal property subjection Attach additional pages if necessary		pired leases. (All three	columns of Part	B must be comple	ted for each unexpired lease	e.
Property No. 1		]				
Lessor's Name: -NONE-		Describe Leased Pro	operty:	Lease will b	be Assumed pursuant to 11 5(p)(2):	

□ YES

 $\square$  NO

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I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date May 22, 2009 /s/ Doris Ann Wiggins Signature

Doris Ann Wiggins

Debtor

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United States Bankruptcy Court
Northern District of Illinois

In re	Doris Ann Wiggins		Case No	•	
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENSAT	TION OF ATTO	ORNEY FOR I	DEBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 201 compensation paid to me within one year before the filing of the rendered on behalf of the debtor(s) in contemplation of or in	he petition in bankrup	tcy, or agreed to be p	aid to me, for services render	nd that ed or to
	For legal services, I have agreed to accept		\$	1,300.00	
	Prior to the filing of this statement I have received		\$	1,300.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compensation	on with any other person	on unless they are me	mbers and associates of my la	w firm.
	☐ I have agreed to share the above-disclosed compensation w copy of the agreement, together with a list of the names of				n. A
5.	In return for the above-disclosed fee, I have agreed to render le	egal service for all aspe	ects of the bankruptcy	case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering ac</li> <li>b. Preparation and filing of any petition, schedules, statement</li> <li>c. Representation of the debtor at the meeting of creditors and</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reduce to</li> </ul>	of affairs and plan whi confirmation hearing,	ich may be required; and any adjourned h	earings thereof;	;
6.	By agreement with the debtor(s), the above-disclosed fee does a Representation of the debtors in any dischargeal financial management course fees, post-discharge pursuant to 11 USC 522(f)(2)(A) for avoidance of or any other adversary proceeding, or preparation	bility actions, any do ge credit repair, judio f liens on household	cument retrieval se cial lien avoidances goods, relief from	, preparation and filing of materials and filing of materials are stay actions, motions to rec	notions
	CEI	RTIFICATION			
	I certify that the foregoing is a complete statement of any agree bankruptcy proceeding.	ement or arrangement f	or payment to me for	representation of the debtor(s	) in
Date	d: May 22, 2009	/s/ Zlatina Meier			
		Zlatina Meier #6	293361		
		Legal Helpers, F Sears Tower	,C		
		233 S. Wacker	Suite 5150		
		Chicago, IL 606	06	00	
		(312) 467-0004	Fax: (312) 467-18	32	

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Zlatina Meier #6293361	X /s/ Zlatina Meier	May 22, 2009	
Printed Name of Attorney	Signature of Attorney	Date	
Address:			
Sears Tower			
233 S. Wacker Suite 5150			
Chicago, IL 60606			
(312) 467-0004			
	Certificate of Debtor		
I (We), the debtor(s), affirm that I (we) have			
Doris Ann Wiggins	X /s/ Doris Ann Wiggins	May 22, 2009	
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	
Coor No. (if Imports)	V		
Case No. (if known)	X	ъ.	
	Signature of Joint Debtor (if any)	Date	

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## **United States Bankruptcy Court Northern District of Illinois**

		Northern District of Illinois		
In re	Doris Ann Wiggins		Case No.	
		Debtor(s)	Chapter	7
	V	ERIFICATION OF CREDITOR I	MATRIX of Creditors:	35_
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of cred	itors is true and	correct to the best of my
Date:	May 22, 2009	/s/ Doris Ann Wiggins Doris Ann Wiggins Signature of Debtor		

Allied Interstate PO Box 5023 New York, NY 10163

Amex Po Box 297871 Fort Lauderdale, FL 33329

Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099

Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420

Bank One 1 East Old State Springfield, IL 62701

Blair Corporation Po Box 182125 Columbus, OH 43218

Blatt, Hassenmiller, Leibsker & Moore LLC 125 South Wacker Dr, Suite 400 Chicago, IL 60606

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Capital One Bank PO Box 105474 Atlanta, GA 30348

Capital One, N.a. 2730 Liberty Ave Pittsburgh, PA 15222 Certified Services Inc Po Box 177 Waukegan, IL 60079

Citi Po Box 6241 Sioux Falls, SD 57117

Condell Medical Center 755 S. Milwaukee Ave. Ste. 127 Chicago, IL 60678-9710

Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054

Emerge/fnbo Po Box 105374 Atlanta, GA 30348

FC&A
PO Box 2062
Peachtree City, GA 30269

Harris & Harris 222 Merchandise Mart Plaza Suite 1900 Chicago, IL 60654

Harris Bank 111 W Monroe St Chicago, IL 60603

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

Hsbc/carsn Po Box 15524 Wilmington, DE 19850 JC Penney Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076

Midwestern Regional Med. Ctr 2610 Sheridan Rd. Zion, IL 60099

Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008

Oac Po Box 371100 Milwaukee, WI 53237

OAC POBox 371100 Milwaukee, WI 53237

Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602

Publishers Clearing House 382 Channel Drive Port Washington, NY 11050

Resurrection Healthcare West Suburban Medical Center 3 Erie Ct Oak Park, IL 60302

Sam's Club PO Box 530942 Atlanta, GA 30353

Sams Club Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076 South Central Bank & T 525 W Roosevelt Rd Chicago, IL 60607

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